

CREDITABLE FOODS IN THE MONTANA CACFP

Introduction

This module provides guidance on creditable foods in the Child and Adult Care Food Program to assist in serving nutritious reimbursable meals in a child care business.

Reference Materials

All of the references listed below may be used to complete the menu activity in Module 2.

1. [Crediting Handbook for the Child and Adult Care Food Program \(USDA\)](#)
2. [Montana Addendum to the Crediting Handbook for the CACFP](#)
3. [The CACFP Meal Pattern Chart](#)
4. [Meal Patterns Video - Windows Media Video Version](#)

CACFP Goal

The goal of the Child and Adult Care Food Program (CACFP) is to improve the health and nutrition of participants in the program, while promoting the development of good eating habits through nutrition education. The CACFP Meal Pattern Chart, The Crediting Handbook for the CACFP, The Crediting Handbook for the CACFP Montana Addendum and The Food Buying Guide for Child Nutrition Programs are tools used to plan creditable well balanced nutritious meals. The Crediting Handbook for the CACFP and the Montana Creditable food Addendum include only those foods that are commonly served in child care programs and is not all inclusive.



Menu Planning

When planning a menu, a good place to start is the CACFP Meal Pattern Chart; a set of required meal components with the required minimum quantities noted for breakfast, snack, lunch and supper for specific age groups of children. Foods are grouped into categories called components and consist of; milk, fruits/vegetables, grains/bread and meat/meat alternates. Examples of meat alternates include whole eggs, dry beans, dry peas, lentils, cheese, nuts, seeds and their butters. A next step towards completing your menu is to decide on specific foods within each component. Use the Crediting Handbook for

the CACFP and the Montana Crediting Handbook Addendum to determine if the food you've chosen is creditable.

Creditable Foods

Creditable foods are foods that may be counted toward meeting the meal pattern requirements for a reimbursable meal. A meal must contain creditable foods in the amounts noted in the CACFP Meal Pattern Chart. Food items are determined to be creditable based on the following factors:

- Nutrient content of foods.
- The customary function of the food in a meal.
- The food meets CACFP meal pattern requirements.
- The food meets Food and Drug Administration (FDA) and United States Department of Agriculture (USDA) standards and policy.

[The USDA Crediting Handbook for the CACFP](#) and the Montana Addendum lists foods in four groups in which they are most commonly credited. The food groups are milk, meat/meat alternatives, vegetables/fruits and grains/breads, to match the food components on the [CACFP Meal Pattern Chart](#). Foods are listed with a mark in the YES or NO columns. The Comments column provides further information or specific instruction. Foods listed in the MAYBE column in The Crediting Handbook are listed as YES or NO in the Montana Addendum. Montana State Policy (MT CACFP 1996-9 Rev 2) provides instruction for the Montana Creditable Food Guidance Addendum.



Some foods have specific guidance. For example, juice, 100% only, may be used as a fruit or vegetable up to once per week at snack. However, juice may not be credited as a meal component when milk is served as the only other component. Cookies made on-site may be served up to once per week; oatmeal cookies are preferred. Low sugar cereals containing 6 grams or less of sugar per dry ounce are recommended. Highly sweetened cereals such as Lucky Charms, Frosted Flakes and Fruit Loops are not creditable. Chicken, ham, turkey, roast beef and corned beef lunch meats are creditable; however they are not recommended to be served often due to high salt and fat content. Yogurt is creditable as a meat alternative at snack only.

Dishes that contain foods from more than one food group are combination dishes. In combination, fruits and vegetables count toward one serving, even if more than one type of

fruit or vegetable is an ingredient in the dish. For example, carrots and peas in beef soup are considered as one vegetable serving; on a sandwich lettuce and tomato are considered as one vegetable serving. Salads with multiple fruits and or vegetables such as coleslaw, potato salad, vegetable pasta salad, gelatin salad and Waldorf salad are credited as one fruit or vegetable. Only the actual amount of the fruit and vegetable ingredient can be counted toward the fruit/vegetable requirement. An exception is chef's salad, the lettuce is considered one vegetable serving and the other vegetables on top, such as tomato, celery, carrots or cucumber are considered one vegetable.

Milk

The CACFP meal pattern requires fluid milk to be served for breakfast, lunch and supper meals. Fluid milk may also be served as one of the two components of a snack. To be creditable, milk must be pasteurized and meet State and local standards for fluid milk. Examples include skim milk (fat free), low-fat milk (1%), whole milk, fat-free or low-fat lactose free milk, fat free or low-fat acidophilus milk or fat free or low-fat cultured buttermilk may be served. Participants two years of age (24 months) and older must be served fat-free (skim) or low-fat (1%) fluid milk. Participants one year to two years (12 months to 24 months) of age must be served whole milk.

Milk is not creditable when used as an ingredient in cooking such as casseroles, cereals, soup and pudding. Ice cream, frozen yogurt and milkshakes are not creditable as fluid milk.



Non-Creditable Foods

The term “non-creditable” is used to describe foods that do not count as a meal component in the CACFP meal pattern. Non-creditable foods do not meet FDA and USDA standards and policy or State agency guidance. Examples of non-creditable foods are ice cream, pudding, popcorn, potato chips, puffs, tofu, canned cheese sauce, cream cheese, bacon, home-canned foods or home slaughtered meats. Non-creditable foods often contain high fat, salt and sugar. Condiments are not creditable, as they do not meet the requirements of a meal component, but they are allowed.

Serving non-creditable foods is not allowed, as a meal component or as an addition to an otherwise creditable meal. The result is a potential overclaim. Examples of non-creditable foods served as a meal component include; serving 2% milk for the milk component, hot dogs for the meat/meat alternate component, juice for the fruit component and cheese flavored crackers as a grain component. Served meals that are missing a meal component or do not meet meal pattern requirements are not reimbursable. For example; milk is a

required component; if milk is not served with the breakfast, lunch and supper meals those meals cannot be claimed. A breakfast meal missing the grain component cannot be claimed. The nutritional value of a meal may be less by serving non-creditable, highly processed, pre-packaged foods such as sausages, potatoes, sweetened breakfast pastries, chips, Hamburger Helper, macaroni and cheese etcetera. These foods add to food costs and do not provide adequate nutrition, as they often contain hidden fat, salt and sugar. This video from the National Food Service Management Institute outlines meal patterns in the CACFP. [Meal Patterns Video - Windows Media Video Version](#)

Food Substitutions

Food substitutions to the CACFP Meal Pattern may be made for participants with disabilities or medical conditions requiring special meals or accommodations when supported by a special dietary statement. The statement must specify the food or foods to be avoided foods that may be substituted. Participants who cannot consume fluid cow milk due to special dietary needs, other than a disability, may be served non-dairy beverages in lieu of fluid milk with written permission from a parent or guardian. Non-dairy beverages, such as soymilk, almond milk and rice milk, must be nutritionally equivalent to cow milk. Non-dairy milk substitutes that do not meet nutrient requirements are not creditable.

Creating Menus

Create menus that include a variety of foods within each of the food groups. Prepare foods in various ways to ensure that children receive all the nutrients they need to grow and be healthy. Cooking from scratch gives you the ability to moderate fat, sodium and sugar in the foods served. Use low-fat cooking methods. Reduce the number of convenience and processed foods used when cooking for children. Prepare fresh foods and use fat, salt and sugar sparingly to enhance natural flavors, not overpower them.

Conclusion

Creditable (a synonym for worthy, commendable, good) is not only about reimbursement, but about nutrition, food prepared with thought and the dining experience. If you have questions about your menu being creditable refer to [The Crediting Handbook for the CACFP \(USDA\)](#) and the [Montana Addendum to the Crediting Handbook for the CACFP](#).

Module 3 Quiz

Use the [Crediting Handbook for the CACFP](#) and the [Montana Addendum to the Crediting Handbook for the CACFP](#) along with the text in this training to answer the following questions.

1. Name the four meal components of the CACFP Meal Pattern.
 - A. Milk, Fruits/vegetables, Fat, Meat/meat alternates
 - B. Milk, Bread/grains, Fruits/vegetables, Meat/meat alternates
 - C. Milk, Meat/meat alternates, Sugar/glucose, Bread/grains
 - D. Milk, Fruits/vegetables, Bread/grains, Fiber

2. Foods that count towards the CACFP Meal Pattern and are reimbursable are called
 - A. Good for you
 - B. Nutritious
 - C. Appropriate
 - D. Creditable Foods

3. Examples of non-creditable foods are....
 - A. Sausage links and Goldfish crackers
 - B. Strawberries and hashbrowns
 - C. Cheez-Its and green beans
 - D. Hamburgers and pickles

4. Identify the cheese that is not creditable.
 - A. Cheddar
 - B. Swiss
 - C. Mozzarella
 - D. American

5. An example of a meat alternate is.....
 - A. Black beans
 - B. Tofu
 - C. Spinach

D. Mayonnaise

6. Foods that do not meet standards set by the USDA for the CACFP are:

- A. Creditable
- B. Components
- C. Special
- D. Non-creditable

7. Whole milk must be served to participants whose age is.....

- A. 6 – 12 months
- B. 0 – 6 months
- C. 2 years +
- D. 1 – 2 years

8. When the CACFP meal pattern is altered for participants with medical conditions or disabilities what document must be on file?

- A. The CACFP Meal Pattern Chart
- B. A menu
- C. Special Dietary Needs Statement
- D. Creditable Food Addendum

9. Non-creditable foods are often high in

- A. Nutrition
- B. Sodium
- C. Calcium
- D. Components

10. How many components are credited in combination dishes such as fruit salad?

- A. 1
- B. 0
- C. 2
- D. 3

Module 3 Activity

Use the menu below, the [CACFP Meal Pattern Chart](#), the [Crediting Handbook for the CACFP](#) and the [Montana Addendum to the Crediting Handbook for the CACFP](#) to complete the activity.

Meal Type	Monday	Tuesday	Wednesday	Thursday	Friday
Breakfast	Fruit Loops Cereal Pears Milk	Boiled egg Sausage Patty Toast Milk	Oatmeal Strawberries	Bacon Sliced Bananas Milk	Oatmeal with Apple Cinnamon Chunks Blueberries Milk
Lunch	Ham Velveeta Macaroni and Cheese Pears Dinner Roll Milk	Beef Tacos Mandarin Oranges Corn Milk	Bean Soup Tang Carrot sticks Apple slices Milk	*Turkey Dip (turkey and Swiss on a WW roll) Italian Au Jus** Minestrone Salad Grapes Milk	Hot Dog WW Bun Fruit Salad Milk
P.M. Snack	Homemade Apple Crisp	Bananas with Peanut Butter	Popcorn Milk	Rice Cakes Peach Yogurt	Cheeze-Its Milk

1. Identify 8 non-creditable foods on the menu.

2. What's Missing?

Identify 6 meals from the menu provided that is missing a food component. Meals that contain non-creditable foods should not be considered. Identify the day/meal, the component missing, and include the name of the missing component to make the meal reimbursable.

Example: Tuesday breakfast fruit/blueberries

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|--------------------|---------------------------|
| 1. Day/Meal: _____ | Component/addition: _____ |
| 2. Day/Meal: _____ | Component/addition: _____ |
| 3. Day/Meal: _____ | Component/addition: _____ |
| 4. Day/Meal: _____ | Component/addition: _____ |
| 5. Day/Meal: _____ | Component/addition: _____ |
| 6. Day/Meal: _____ | Component/addition: _____ |